



Order Filed on June 5, 2017 by
Clerk, U.S. Bankruptcy Court -
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

In Re:

Joseph Gruttadauria and Sharyn Gruttadauria,

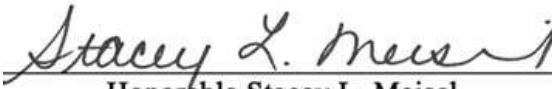
Debtors.

Case No.: 13-32839 (SLM)
Chapter: 7
Hearing Date: May 17, 2017
Judge: Stacey L. Meisel

**ORDER GRANTING DEBTORS' OBJECTION TO DISALLOW
PROOF OF CLAIM NO. 4**

The relief set forth on the following pages, numbered two (2) through 2 is
ORDERED.

DATED: June 5, 2017


Honorable Stacey L. Meisel
United States Bankruptcy Judge

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Debtor: Joseph Gruttadauria and Sharyn Gruttadauria
Case No.: 13-32839 (SLM)
Caption of Order: Order Granting Debtors' Objection to Disallow Proof of
Claim No. 4

WHEREAS this matter was brought before the Court by the debtors Joseph Gruttadauria (“**Mr. Gruttadauria**”) and Sharyn Gruttadauria (collectively, “**Debtors**”), by and through their counsel, Robert Rich, Esq., by *Objection to Navient Solutions, Inc.’s Proof of Claim* (the “**Objection**”) (Docket No. 94);

WHEREAS the Objection sought, among other things, to disallow creditor Navient Solutions, Inc.’s (“**Navient**”) Proof of Claim No. 4 on the following bases: the underlying claim is for a student loan guaranteed by Mr. Gruttadauria and made by non-party Julian W. Gruttadauria; the debt is not presently due and payable; and the Debtors concede the debt is non-dischargeable when and if it becomes an obligation of Mr. Gruttadauria;

WHEREAS Navient did not oppose or respond to the Debtors’ Objection; it is hereby

ORDERED that Navient’s Proof of Claim No. 4 is disallowed; and it is further

ORDERED that to the extent any of the above findings of fact constitute conclusions of law, they are adopted as such; and it is further

ORDERED that to the extent any of the above conclusions of law constitute findings of fact, they are adopted as such.

Imaged Certificate of Notice Page 3 of 3

United States Bankruptcy Court
District of New JerseyIn re:
Joseph Gruttadauria
Sharyn Gruttadauria
DebtorsCase No. 13-32839-SLM
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin
Form ID: pdf903Page 1 of 1
Total Noticed: 1

Date Rcvd: Jun 05, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 07, 2017.

db/jdb +Joseph Gruttadauria, Sharyn Gruttadauria, 326 Grant Ave, Nutley, NJ 07110-2818

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 07, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 5, 2017 at the address(es) listed below:

Barbara Edwards on behalf of Trustee Barbara Edwards bedwardstrustee@aol.com,
NJ48@ecfcbis.com

Barbara Edwards on behalf of Attorney Muscarella, Bochet, Edwards & D'Alessandro, P.C.
bedwardstrustee@aol.com, NJ48@ecfcbis.com

Barbara Edwards bedwardstrustee@aol.com, NJ48@ecfcbis.com

Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com

Lisa M. McQuade on behalf of Creditor NJCLASS lmcquade@feinsuch.com

R. A. Lebron on behalf of Creditor BANK OF AMERICA, N.A. bankruptcy@feinsuch.com

Robert M. Rich on behalf of Joint Debtor Sharyn Gruttadauria rrlaw@aol.com,
G14833@notify.cincompass.com

Robert M. Rich on behalf of Debtor Joseph Gruttadauria rrlaw@aol.com,
G14833@notify.cincompass.com

United States Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9